



D A - A C P C & R B A P

# OPPORTUNITIES FOR COOPERATION

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DEPARTMENT OF AGRICULTURE

1898



ACPC

# Vision

The ACPC is the institution on agri-credit policy and program development that promotes a sustainable and effective delivery of financial services to the countryside

# Mission

To develop and advocate agri-credit policies and orchestrate programs that would promote farmers' and fisherfolk's access to sustained financial services

# Governing Council



**Chair**



**Vice Chair**



**Member**



**Member**



**Member**

# Agri-Credit Issues and Challenges

**high  
operational  
costs of  
lending to  
farmers**

**banks'  
general  
perception  
that farmers  
are high  
credit risks**

**banks' lack  
of dedicated  
experts on  
agriculture**

**difficulty of  
financing  
institutions to find  
and reach viable  
farmer/ARB  
borrowers due to  
lack of credit  
information**

# Credit Gap

Demand for agri production loans

₱130 to 279.44 B

Agri production loans by banks to SSF

₱210.56 B

Gap

₱69.18 to 79.81 B

*\*Estimates/projections for the year 2022*

# Lending Scheme

Fund Administration  
Arrangement

Provision of Loan



*Partner Lending Conduits  
(GFIs, Rural Banks/Cooperative  
Banks)*

*Eligible Borrowers*



## Partnership with Rural Banks

**33**

**Total number of Rural Bank PLCs**

**P1.4 B**

**Amount of Loans Released to Borrowers**

**36,357**

**Number of SFF and MSE borrowers**

# DA-ACPC Credit Programs

## SURE COVID-19

- Up to P10M loan for MSEs / P25K for SFF
- 0% interest
- No collateral requirement
- Payable up to 5 yrs (MSEs) and 10 yrs (SFF)
- To ensure availability of food during the pandemic

## Kapital Access for Young Agripreneurs (KAYA)

- Up to P500K loanable amount
- 0% interest
- No collateral requirement
- Payable up to 5 yrs
- For 18-30 yrs old graduates of formal or non-formal schooling

## Agri-Negosyo (ANYO)

- Up to P15M loan for MSEs / P300K for SFF
- 0% interest
- No collateral requirement
- Payable up to 5 yrs
- For MSEs, SFF, OFWs, Organizations / Associations



# ACPCACCESS

AGRI-CREDIT CLIENT ELECTRONIC SIGNUP SYSTEM

<http://acpcaccess.ph/>

Welcome to AgriCredit Client  
E-Signup System **(ACCESS)**!



# Roles of ACPC

- **Effect the transfer of the credit program fund/s** to the Lending Conduit's bank deposit account for ACPC Credit Program.
- **Authorize the Lending Conduit** to administer the ACPC Program Fund;
- **Assist** the Lending Conduit in identifying prospective borrowers and the applicants in the submission of documentary loan requirements; and
- **Conduct monitoring and validation** of borrowers and evaluate the administration of the credit program fund

# Roles of PLCs

- Open and maintain a separate bank deposit account for the program funds received from ACPC with any government bank intended for ACPC Program
- **Identify** eligible borrowers, **conduct** credit/background investigation, **evaluate** loan proposal, **process**, **approve** loan applications, **administer** and **disburse** the program funds, **collect** loan repayments, **administer** loans;

**Be our  
training  
partner!**

Business Planning

Creditworthiness

Financial Literacy

Bookkeeping & Recording

Costing & Pricing

Other relevant training

# Connect with us!

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**THANK YOU**

